

「消費易」免息簽賬分期計劃之手續費 Monthly handling fee for “Easy Spending” Interest-free Installment Plan

還款期 Installment Tenor	12 個月分期 12-month Tenor	18 個月分期 18-month Tenor	24 個月分期 24-month Tenor
每月手續費 Monthly Handling Fee	0.21%	0.25%	0.29%

請以正楷填妥下列各項，並連同所需文件寄回本行或傳真至 2854 2370 以便辦理閣下之申請。如已傳真此表格，請勿重複郵寄。
Please fill in the following in BLOCK letters AND submit with required documents by mail or fax to 2854 2370. If you have faxed your application, please do not post it again to avoid duplication.

持卡人姓名 Cardholder Name _____
 賬戶號碼 Credit Card Number _____
 聯絡電話 Contact Number _____

申請資料 APPLICATION DETAILS

本人欲申請「消費易」免息簽賬分期計劃，並同意每月分期款項連同每月手續費誌賬於本人上述之信用卡賬戶內。
I would like to apply for “Easy Spending” Interest-free Installment Plan and agree that the monthly repayment amount plus handling fee will be debited from my Credit Card account stated above.

簽賬交易資料 (如不敷應用，請填寫附表) Transaction Details (Please complete the attached appendix if not enough space)

交易日期 Transaction Date	商戶名稱 Name of Merchant	簽賬金額 Transaction Amount	只適用於其他信用卡簽賬交易 Applicable to non-OCBC Credit Card transactions	
			信用卡號碼 Credit Card A/C No.	發卡銀行 Card Issuing Bank
分期總金額 Total Installment Amt.				

註 Note：如屬非華僑銀行信用卡之簽賬交易，請附上相關交易之信用卡月結單副本。申請總金額最低為 HK\$1,000；最高為可獲批核信用額之 95%。每筆簽賬最低須為 HK\$300 或以上。Please attach the related credit card statement copy for the non-OCBC Credit Card transactions. The minimum total installment amount which may be applied HK\$1,000 and the maximum 95% of the available credit limit. The minimum amount of each transaction is HK\$300.

還款期 Installment Tenor

12 個月 12-month 18 個月 18-month 24 個月 24-month

註 Note：1. 最終之每月手續費及還款期數將視乎信貸資料服務機構所提供之個別會員信貸評級而釐定。The final monthly handling fee and repayment tenor offered to the Cardholder is subject to the Cardholder's credit rating provided by the credit reference agency(ies).
 2. 若客戶無註明選擇，本銀行將代為選擇 12個月還款期。If not specified, your repayment period will be treated as 12-month.

分期金額之入數安排 Credit Arrangement of the Installment Amount

對銷本人華僑銀行信用卡之結欠 (只限華僑銀行信用卡之簽賬交易) (ICIA17-SA21/SB25/SC29)
 To set-off the outstanding balance of my OCBC Credit Card (Only Applicable to OCBC Credit Card transactions)
 存入本人指定之銀行賬戶 Credit to my designated Bank Account (ICIA17-TA21/TB25/TC29)

請將上述分期總金額轉至本人下列銀行之港元存款戶口 (請附上印有閣下之個人姓名及港元存款戶口號碼之銀行月結單/存摺副本)。
Please credit the total installment amount to my following Hong Kong Dollar savings account (Please attach copy of your passbook / bank statement showing your name and account number).

銀行名稱 Bank Name _____
 銀行編號 Bank Code 分行編號 Branch Code 賬戶號碼 A/C No. _____

第三方轉介聲明 Declaration for Referral by Third Party: (必須填寫 Required Field)

本人謹此聲明及確認此申請 I declare and confirm that this application:

- 並非經**任何第三方(包括但不限於任何朋友、親屬、或任何中介公司(「第三方」)轉介予華僑銀行(香港)有限公司(「銀行」); 或 is **not referred** to OCBC Bank (Hong Kong) Limited ("the Bank") by a third party (including but not limited to any friend, relative or any intermediaries by authorized institutions ("the Third Party")); or
- 是**經**第三方轉介予銀行。 is **referred** to the Bank by the Third Party. (請填寫下列(a)及(b)項 Please complete sections (a) and (b) below)

(a) 第三方之資料 Information of the Third Party:

名稱 Name

電話號碼 Telephone Number

牌照號碼 Licence Number (如適用 if applicable)

商業登記證號碼 Business Registration Number (如適用 if applicable)

本人與第三方之關係 Relationship with the Third Party:

沒有關係 No relationship

親屬 Relative (請註明 Please specify: _____)

朋友 Friend

其他 Others (請註明 Please specify: _____)

(b) 費用 Fee

本人特此聲明、確認及承認第三方未有及將不會就轉介此申請予銀行向本人收取任何費用；或 I hereby declare, confirm and acknowledge that the Third Party has not and will not charge me any fees for referring this application to the Bank; or

本人特此聲明、確認及承認第三方就轉介此申請予銀行已向或將會向本人收取港幣_____元為費用。 I hereby declare, confirm and acknowledge that the Third Party charged or will charge me fees in the amount of HK\$ _____ for referring this application to the Bank.

本人特此聲明、確認及承認本人已得到第三方之同意向銀行披露其資料(包括但不限於其名稱、電話號碼、商業登記證號碼及牌照號碼)及准許銀行使用其資料作為此申請之用途及銀行可(但無責任)告知第三方其資料是由本人提供。

I hereby declare, confirm and acknowledge that I have obtained the prior consent from the Third Party for its information (including but not limited to its name, telephone number, business registration number and licence number) to be disclosed to and used by the Bank for the purpose of this application and the Bank is entitled (but not obliged) to inform the Third Party that such information is provided by me.

申請人簽署 APPLICANT'S SIGNATURE

本人確認上述所提供之資料正確無誤並已詳閱、明白及同意相關之條款及細則並受其約束。

I have read, understood and hereby agreed to be bound by the Terms and Conditions stated herein.

X _____

申請人簽署 Applicant's Signature

日期 Date

必須與閣下之華僑銀行信用卡申請表上之印鑑相同。

This Signature should correspond with the specimen signature of your OCBC Credit Card application form.

提醒你：「借定唔借？還得到先好借！」

Reminder: "To borrow or not to borrow? Borrow only if you can repay!"

「消費易」免息簽賬分期計劃之條款及細則

1. 「消費易」免息簽賬分期計劃(「此計劃」)申請適用於以華僑銀行信用卡(包括聯營卡)及其他香港信用卡發卡機構發出之非華僑銀行信用卡所作之零售簽賬交易(包括於本地、海外及網上進行之零售簽賬交易)。惟以下類別之簽賬均不適用於本計劃：自動櫃員機之任何交易、信用額套現計劃之免息分期供款、八達通自動增值金額、現金透支、「易繳費」交易金額、自動轉賬、循環付款、基金/汽車供款、保險費用、繳付稅項、籌碼兌換、所有信用卡收費、任何虛假交易及其他未經許可之交易、未誌賬之交易、已取消或退款之交易款項及任何由銀行決定之交易類別。
2. 信用卡會員需於簽賬交易後最遲於顯示有關賬款之月結單上之到期繳款日的 7 個工作天前作出申請(並須為以本銀行收到會員申請之日期計兩個月內所作之簽賬交易)。如屬華僑銀行信用卡之簽賬，該簽賬須已誌賬於該賬戶內，而獲批核之分期計劃金額可選擇用作對銷該華僑銀行信用卡之結欠或存入會員指定並以其個人名義開立之港元儲蓄戶口。如屬非華僑銀行信用卡之簽賬申請，會員須提交相關簽賬交易之月結單，而本銀行將一次過將獲批核之分期計劃金額存入會員指定並以其個人名義開立之港元儲蓄戶口。每項已誌賬之交易只可申請本計劃 1 次。
3. 經電話/傳真/郵寄申請此計劃之會員將被視為已接受此計劃之各項條款及細則。
4. 此計劃之申請總金額最低為 HK\$1,000，當中每項之單一簽賬最低為 HK\$300 或以上；申請總金額最高為可獲批核信用額之 95%。外幣之簽賬交易將以折算後之港幣金額作計算。
5. 若會員之信用額不足以支付申請之全部金額，本銀行將批核所需之部份金額，而不另行通知。
6. 此計劃之申請一經批核，本銀行將於會員之華僑銀行信用卡賬戶內扣除 HK\$80 行政費及直接將所獲批核之金額對銷會員之華僑銀行信用卡賬戶結欠或存入會員指定或於申請表上所填寫之銀行賬戶，並為會員即時安排 12/18/24 個月免息分期還款，而不另行通知。
7. 若會員未能提供收款銀行之月結單或存摺副本/相關簽賬交易之非華僑銀行信用卡月結單或因本銀行無法聯絡會員確認申請而導致本銀行未能於推廣期內批核有關計劃，本銀行恕不負責。
8. 收款銀行可能會於會員賬戶或此筆款項內扣除電匯之手續費(本銀行除外)。
9. 此計劃獲批核之總金額將於會員之華僑銀行信用卡賬戶的可獲批核信用額內扣除。申請一經批核，不可中途取消或更改。
10. 每月 0.21%手續費之實際年利率為 6.29% (12 個月分期)，每月 0.25%手續費之實際年利率為 6.84% (18 個月分期)，每月 0.29%手續費之實際年利率為 7.59% (24 個月分期)。有關之年利率均根據銀行營運守則採用淨現值法計算，並已包括 HK\$80 行政費。
11. 會員最終獲批核此計劃之金額將視乎信用卡戶口之用款情況及其他因素(包括但不限於閣下於本行及其他金融機構之信貸使用狀況)而定，本行可酌情按會員申請之金額而安排提升會員之信用額。在此情況下，本行保留權利要求客戶提供其中一項入息證明(最近 1 個月可顯示薪金收入的銀行月結單或存摺連首頁或最近 3 個月內發出之完整薪俸稅單(適用於在職人仕)或商業登記證及最近 3 個月內發出之完整利得稅單(適用於自僱人仕)或最近 1 個月之資產證明(適用於非在職人仕))以作審批。
12. 最終之每月手續費及還款期數將視乎信貸資料服務機構所提供之個別會員信貸評級而定。本銀行保留批核該申請的最終權利。
13. 會員同意並授權本銀行於會員之華僑銀行信用卡賬戶內扣除每月手續費及此計劃每期之供款額。每期供款額及供款期均不得更改。
14. 會員之華僑銀行信用卡賬戶必須仍然有效及信用狀況良好，否則申請資格將被取消。
15. 若會員之華僑銀行信用卡賬戶沒有足夠的款項予以本銀行扣除每期供款及根據華僑銀行持卡人協議未能償還每月最低還款額，本銀行有權取消會員以此計劃分期付款方式供款之權利而毋須事先通知。未償還之結餘(包括剩餘期數之每月手續費)將根據華僑銀行持卡人協議收取財務費用及其他相關費用。
16. 會員之華僑銀行信用卡還款將先用作清還利息或財務費用、其他各項費用及收費、月結單上之最低還款額，然後餘款將先用作繳付低息結欠，然後再繳付其他結欠，順序為現金透支、購物賬項、免息分期供款金額及本計劃之分期供款等。
17. 若會員取消或被撤銷信用卡，或中途取消此計劃，會員須立即繳付所有剩餘欠款(包括剩餘期數之每月手續費)及 HK\$300 手續費，費用將在其信用卡賬戶內扣除。
18. 本銀行保留拒絕此計劃之申請的權利而毋須披露任何理由，所提交之申請表格及有關文件將不獲發還。
19. 此計劃之金額不能獲享「現金回贈」計劃之優惠。
20. 會員確認沒有申請破產或意圖於短期內進行破產申請或察覺他人對其提出破產申請。
21. 會員明白及同意本銀行將會會員之資料交予信貸資料服務機構或從其獲取有關資料作信貸審查用途。本銀行將不時檢討及重新訂定會員信用卡賬戶之信用額。
22. 如有任何爭議，本銀行保留最終決定權及隨時更改上述條款及細則之權利而毋須另行通知。
23. 如華僑銀行持卡人協議與本文所載之條款及細則有任何歧異，在適用於「消費易」免息簽賬分期計劃的範圍內，概以本條款及細則為準。

Terms and Conditions of "Easy Spending" Interest-free Installment Plan

1. "Easy Spending" Interest-free Installment Plan ("this Plan") is applicable to retail purchase transactions (including local, foreign and internet retail purchase transactions) made by OCBC Credit Card (including Co-Branded Card) or credit cards issued by other Hong Kong credit card issuing institutions. The following transactions will not be counted: ATM transactions, cash installment plan transactions, Octopus Automatic Add-Value transactions, cash advances, ePayment transactions, autopay transactions, recurring transactions, fund/car loan installments, insurance premium payments, tax payments, casino transactions, all credit card fees and charges, any counterfeit and unauthorized transactions, unposted transactions, cancelled or refunded transactions, and any transaction types determined by the Bank.
2. Cardholder has to apply at least 7 working days before payment due date of the transaction, as printed on the monthly statement (Note: the transaction should be made in recent 2 months based on the receiving date of application by the Bank). For OCBC Credit Card transactions, the transactions must be posted to Card Account. The Bank will credit the approved Installment Plan amount to the Cardholder's OCBC Credit Card account or the designated Hong Kong Dollar savings account which is in the Cardholder's sole name and specified by the Cardholder. For non-OCBC Credit Card transactions, Cardholder has to submit the credit card monthly statement showing the related transactions. The Bank will credit the approved Installment Plan amount to the designated Hong Kong Dollar savings account which is in the Cardholder's sole name and specified by the Cardholder. Each transaction can be applied for the Plan once only.
3. Cardholder who applies for this Plan by phone / fax / mail is deemed to have accepted all terms and conditions related to this Plan.
4. The minimum total installment amount which may be applied for under this Plan is HK\$1,000 and the maximum installment amount is 95% of the available credit limit for the Cardholder. The minimum amount of each single transaction is HK\$300. For transactions of non-Hong Kong Dollar currency, the installment amount will be calculated from the basis of the corresponding Hong Kong Dollar after conversion.
5. If the approved credit limit is not sufficient to cover the full installment amount applied, the Bank may approve a part of the installment amount applied without any notice.
6. Once the Cardholder's application under this Plan is approved, an administration fee of HK\$80 shall be charged by the Bank. The Bank will credit the approved installment amount into the Cardholder's OCBC Credit Card Account or bank account as designated by the Cardholder or designated bank account written in this application form, and then immediately arrange for the 12/18/24-month interest-free installment for the Cardholder without any notice.
7. The Bank shall not be liable if the Bank cannot approve this Plan within the application period just because Cardholder cannot provide a copy of bank statement / passbook of the designated bank account / the related credit card monthly statement of non-OCBC Credit Card transactions, or if the Bank is not able to contact the Cardholder to confirm application details.
8. Cardholder's designated bank may impose a service charge on the Cardholder's designated bank account for the remittance (except the Bank).
9. The approved credit limit of the Cardholder's OCBC Credit Card account shall upon approval of the Cardholder's application under this Plan be reduced by an amount equivalent to the approved installment amount. Without prejudice to the Bank's overriding right to demand full payment of the approved installment amount together with the relevant fees and charges under this Plan from the Cardholder who should immediately so pay, the Cardholder's application under this Plan once approved cannot be withdrawn or changed.
10. The annualized percentage rate of 0.21% monthly handling fee is 6.29% (12-month tenor). The annualized percentage rate of 0.25% monthly handling fee is 6.84% (18-month tenor). The annualized percentage rate of 0.29% monthly handling fee is 7.59% (24-month tenor). The above APRs are calculated according to the Net Present Value Method specified in the Code of Banking Practice. HK\$80 administration fee is already included in the APR calculation.
11. Approval of the installment plan amount is subject to the account condition of the Credit Card and other conditions (including but not limited to the usage status of credit facilities in our Bank and other financial institutions). The Bank may increase the credit limit depending on the amount applied for at its discretion. For this circumstances, the Bank reserves the right to request customer to provide any one of the income proof (your latest bank statements or bankbook showing your latest 1 month salary credit including cover page or your latest 3 months' income tax demand note (applicable to employed customer) or business registration certificate and latest 3 months' salaries tax demand note (applicable to self-employed customer) or your latest 1 month asset proof (applicable to unemployed customer)).
12. The final monthly handling fee and repayment tenor offered to the Cardholder is subject to the Cardholder's credit rating provided by the credit reference agency(ies). The decision of the Bank shall be final.
13. Cardholder agrees and authorizes the Bank to debit the Cardholder's OCBC Credit Card account with the monthly installment amount and the monthly handling fees under this Plan throughout the whole repayment period. Without prejudice to the Bank's overriding right to demand full payment of the approved installment amount together with the relevant fees and charges under this Plan from the Cardholder who should immediately so pay, the monthly installment amount and the repayment period cannot be changed.
14. To apply for this Plan, the Cardholder's OCBC Credit Card account must be valid and in good credit status.
15. In case there is no available or insufficient credit limit in the Cardholder's OCBC Credit Card account to cover any monthly installment due or any minimum payment due or the Cardholder's account is not paid as provided in the OCBC Cardholder Agreement, the Bank shall, without the necessity of giving any notice, terminate the Cardholder's entitlement to repay by way of installments under this Plan and the Cardholder shall thereupon immediately repay the outstanding balance of the approved installment amount and other relevant fees and charges to the Bank. The outstanding balance of the approved installment amount (including the monthly handling fees in respect of the remaining tenor) will be subject to such finance charge and other relative fees as specified in OCBC Cardholder Agreement.
16. Cardholder's payment will first be applied to repay the interest or finance charge, other fees and charges, minimum payment shown on the card statement, and then to low-interest-rate-bearing balance and finally to any other outstanding balances -- in a sequence of cash advance, purchases, interest-free installment loan amount and the approved installment amount under this Plan.
17. If Cardholder cancels OCBC Credit Card or the use of this Card by the Cardholder is terminated or this Plan is withdrawn, the Cardholder shall thereupon immediately repay the outstanding balance of the approved installment amount (including the monthly handling fees in respect of the remaining tenor) together with an additional handling fee of HK\$300. Fees will be charged to the Cardholder's Credit Card account.'
18. The Bank reserves the right to decline any application under this Plan without assigning any reasons therefore. Documents supplied by the Cardholder, including the application forms and the relevant documents, will not be returned.
19. The transaction under this Plan is not eligible for "Cash Rebate" Reward Scheme.
20. Cardholder confirms that he / she does not petition for his / her own bankruptcy or intends to do so shortly nor does he / she know that any other person may petition for a bankruptcy order against him / her.
21. Cardholder understands and agrees to authorize the Bank to pass details of the Cardholder's personal data to or obtain the same from credit reference agency(ies) at the discretion of the Bank for credit assessment. The Bank reserves the right to review the credit limit of the Cardholder from time to time.
22. In case of any dispute, the Bank reserves the right to make final and conclusive decision. The Bank shall be entitled to change, at any time, the above Terms and Conditions without any notice.
23. In case of any discrepancy between the OCBC Cardholder Agreement and the Terms and Conditions contained herein, insofar as this Plan is concerned, the Terms and Conditions contained herein shall always prevail.

此乃分期貸款產品。

本概要所提供的利息、費用及收費等資料僅供參考，分期貸款的最終條款以貸款確認書為準。

利率及利息支出

實際年利率 ¹	貸款金額：HK\$100,000			
	貸款期	12個月	18個月	24個月
	實際年利率	4.87%	5.86%	6.83%
逾期還款年化利率/ 就違約貸款收取的 年化利率 ²	19.06% - 31.99%			

費用及收費

手續費	<ul style="list-style-type: none"> 申請一經批核，本行將於客戶之信用卡賬戶內扣除HK\$80行政費用。 於供款期內，本行將每月於客戶之信用卡賬戶內扣除每月手續費，有關費用為批核總金額之0.21% (12個月) / 0.25% (18個月) / 0.29% (24個月)。
逾期還款費用及收費 ³	HK\$350或上一期信用卡結單之最低付款額 (以較低者為準)
提前還款/提前清償 /贖回的收費	客戶不論任何原因取消或被撤銷信用卡，或中途取消此分期貸款計劃，本行將收取HK\$300手續費。
退票/退回自動轉帳 授權指示的收費	不適用

其他資料

- 此計劃之申請金額最低為 HK\$1,000，最高為可獲批核信用額之 95%。
- 本行將直接將所獲批核之金額存入客戶所指定之銀行賬戶。所指定銀行可能會於閣下賬戶扣除電匯之手續費。
- 此計劃之分期金額不能獲享「現金回贈」計劃之優惠。
- 本行保留以絕對酌情權按照此計劃及華僑銀行持卡人協議之條款及細則更改或修改上述利息、費用及收費及/或訂明新項目。
- 如中、英文版本之間有任何歧異，概以英文版本為準。

註：

- 實際年利率是一個供參考之利率，已包括產品之費用及收費，並以年化利率表達。
- 每期之供款額及每月手續費將誌賬於閣下之信用卡賬戶。如閣下在每月的到期付款當日或之前清繳有關信用卡賬戶之全部款項，本行則不會收取利息。否則，有關之利息將由上一期結單日起每日按未清償之賬戶結欠(包括逾期還款之供款額及每月手續費)計算直至全部清還為止。有關閣下因未能如期全數繳付信用卡賬戶結單上的最低付款額而產生的利息詳情，請參閱華僑銀行持卡人協議。
- 倘閣下於到期付款當日仍未能全數繳付有關信用卡賬戶結單上的最低付款額，本行將從信用卡賬戶收取逾期付款收費。

Key Facts Statement (KFS) for Installment Loan - OCBC Credit Card Easy Spending Interest-free Installment Plan

(July 2023)

<p>This product is an installment loan. This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your installment loan.</p>				
Interest Rates and Interest Charges				
Annualised Percentage Rate (APR ¹)	For a loan amount of HK\$100,000:			
	Loan Tenor	12-month	18-month	24-month
	APR	4.87%	5.86%	6.83%
Annualised Overdue / Default Interest Rate ²	19.06% - 31.99%			
Fees and Charges				
Handling Fee	<ul style="list-style-type: none"> An administrative fee of HK\$80 will be charged to the card account once the application is approved A monthly handling fee of 0.21% (for 12-month tenor) / 0.25% (for 18-month tenor) / 0.29% (for 24-month tenor) of the approved loan amount will be charged to the card account each month during the repayment period 			
Late Payment Fee and Charge ³	HK\$350 or Minimum Payment of the previous credit card statement (whichever is lower)			
Prepayment / Early Settlement / Redemption Fee	HK\$300 will be charged if for any reason the card is cancelled or the use of the card is terminated or this installment loan plan is withdrawn			
Returned Cheque / Rejected Autopay Charge	N/A			
Additional Information				
<ul style="list-style-type: none"> The minimum loan amount under this plan is HK\$1,000 and the maximum loan amount is 95% of the approved credit limit of your card account. We will credit the approved loan amount to your bank account designated by you. The designated bank may impose a service charge on your bank account for the remittance. The installment loan under this plan is not eligible for the "Cash Rebate" reward scheme. We reserve the rights at our absolute discretion to amend or change the above and/or prescribe new items of interest, charges and fees in accordance with the terms and conditions of this plan and the OCBC Cardholder Agreement. In case of discrepancies between the English and the Chinese versions, the English version shall prevail. 				

Notes:

- An APR is a reference rate which includes the fees and charges of a product expressed as an annualised rate.
- Each monthly installment and the monthly handling fees will be charged to your card account. We will not charge you interest if you pay your card account balance in full by the Payment Due Date each month. Otherwise, interest will be charged on the unpaid card account balance of the previous statement, including any overdue monthly installment and handling fees, from the date of the previous statement on a daily basis until repayment in full. For details on interest chargeable to your card account if you fail to pay Minimum Payment under your card account as specified in a statement by the Payment Due Date in full, please refer to the OCBC Cardholder Agreement.
- If you fail to pay the Minimum Payment under your card account as specified in a statement by the Payment Due Date in full, a late payment fee will be charged to your card account.